

In re:  
Linda J. Flowers  
Debtor

Case No. 24-00208-TJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0862-1  
Date Rcvd: Nov 06, 2024

User: admin  
Form ID: pdf901

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2024:**

Recip ID	Recipient Name and Address
db	+ Linda J. Flowers, 1512 1st Ave #C-205N, Coralville, IA 52241-1143
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Ave, Detroit, MI 48226-3408
2397328	Caldwell County Appraisal District, PO Box 900, Lockhart, TX 78644-0900
2397331	Iowa Department of Revenue, Office of the Attorney General of Iowa, 105 E Walnut Street, Des Moines, IA 50319
2392635	+ Lakewood Village Condominium Homeowners, Association, c/o Carol Throckmorton, 1512 First Ave, Coralville, IA 52241-1143
2410939	+ Lakewood Village Condominium Homeowners Associatio, c/o KMB Property Management, 916 Maiden Lane, Iowa City, IA 52240-4751
2392636	+ Matthew W. Murphy, Gurstel Law Firm, P.C., 6681 County Club Drive, Minneapolis, MN 55427-4601
2392639	+ Richard Reinblatt, SouthLaw, P.C., 10855 W Dodge Rd Ste 250, Omaha, NE 68154-2666
2392640	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
2393517	+ Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
2392826	+ Rocket Mortgage, LLC fka Quicken Loans, LLC fka Qu, c/o Wendee Elliott-Clement, 13160 Foster, Suite 100, Overland Park, KS 66213-2848

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
2396209	Email/PDF: bncnotices@becket-lee.com	Nov 06 2024 21:07:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
2392629	+ Email/PDF: bncnotices@becket-lee.com	Nov 06 2024 21:20:41	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
2392630	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 06 2024 21:07:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
2397329	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 20:59:00	Comenity, PO Box 182125, Columbus, OH 43218-2125
2392997	Email/Text: mrdiscen@discover.com	Nov 06 2024 20:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
2392632	+ Email/Text: mrdiscen@discover.com	Nov 06 2024 20:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
2392633	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 06 2024 20:59:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
2392634	+ Email/Text: Bankruptcy@ICSystem.com	Nov 06 2024 20:59:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
2397330	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 06 2024 20:59:00	Internal Revenue Service, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
2398016	+ Email/Text: IDR.Bankruptcy@ag.iowa.gov	Nov 06 2024 20:59:00	Iowa Department of Revenue, Office of the Attorney General of Iowa, Attn: Bankruptcy Unit, 1305 E Walnut, Des Moines, IA 50319-0109
2392631	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 06 2024 21:07:09	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

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2394918	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 06 2024 20:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
2397608	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2024 20:59:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
2392637	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2024 20:59:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
2397999	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 06 2024 21:07:11	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
2392638	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 06 2024 21:06:54	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
2398343	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2024 20:59:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
2397332	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 06 2024 21:06:53	Sears Credit Services, PO Box 183081, Columbus, OH 43218-3081
2392641	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 06 2024 21:07:02	Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
2398488	Email/PDF: ebn_ais@aisinfo.com	Nov 06 2024 21:07:09	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
2398332	+ Email/PDF: ebn_ais@aisinfo.com	Nov 06 2024 21:07:09	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
2397333	+ Email/Text: bankruptcy@uflp.com	Nov 06 2024 20:59:00	Universal Fidelity LP, 1400 Ravello Dr, Suite N210, Katy, TX 77449-5164

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
2401306	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Centralized Insolvency, PO Box 21126, Philadelphia, PA 19114
2395060	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
2398489	*	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2024

Signature: /s/Gustava Winters

District/off: 0862-1

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2024 at the address(es) listed below:

Name	Email Address
Carol F. Dunbar	ssteffen@iowachapter13.com cdunbar13@ecf.epiqsystems.com,mweber@iowachapter13.com;trusteeIANB75@ecf.epiqsystems.com
Eric J. Langston	on behalf of Creditor Lakewood Village Condominium Homwowners Association Inc. elangston@aegislaw.com, ericlangston357@gmail.com@recap.email
Steven G. Klesner	on behalf of Debtor Linda J. Flowers steve@iclawfirm.com dawn@iclawfirm.com;r50777@notify.bestcase.com
United States Trustee	USTPRegion12.CR.ECF@usdoj.gov
Wendee Noel Elliott-Clement	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. iabkndecf@southlaw.com, ksbkecf@ecf.courtdrive.com

TOTAL: 5

# UNITED STATES BANKRUPTCY COURT

NOTHERN DISTRICT OF IOWA

In re: LINDA J. FLOWERS

Case No.: 24-00208C

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CAROL F. DUNBAR, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/11/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/21/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

### Receipts:

Total paid by or on behalf of the debtor:	\$0.00
Less amount refunded to debtor:	\$0.00

**NET RECEIPTS:** \$0.00

### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$0.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$0.00
Other:	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** \$0.00

Attorney fees paid and disclosed by debtor: \$0.00

### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN EXPRESS	Unsecured	NA	1,749.49	1,749.49	.00	.00
DISCOVER BANK DISCOVER PRODUCT	Unsecured	NA	5,186.88	5,186.88	.00	.00
DISCOVER BANK DISCOVER PRODUCT	Unsecured	NA	2,392.27	2,392.27	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	11,659.94	11,659.94	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,102.34	2,102.34	.00	.00
IOWA DEPARTMENT OF REVENUE	Priority	NA	3,617.91	3,617.91	.00	.00
IOWA DEPARTMENT OF REVENUE	Unsecured	NA	297.60	297.60	.00	.00
JPMORGAN CHASE BANK NA	Unsecured	NA	4,507.30	4,507.30	.00	.00
JPMORGAN CHASE BANK NA	Unsecured	NA	875.39	875.39	.00	.00
LAKEWOOD VILLAGE CONDOMINIUM	Secured	NA	13,791.45	.00	.00	.00
MIDLAND CREDIT MANAGEMENT, INC.	Unsecured	NA	420.98	420.98	.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	NA	1,454.07	1,454.07	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	3,880.96	3,880.96	.00	.00

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

In re: LINDA J. FLOWERS

Case No.: 24-00208C

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ROCKET MORTGAGE FKA QUICKEN LO.	Secured	NA	5,222.02	.00	.00	.00
ROCKET MORTGAGE FKA QUICKEN LO.	Secured	NA	12,098.92	12,098.92	.00	.00
SPRINT CORP BY AMERICAN INFOSOU	Unsecured	NA	1,157.38	1,157.38	.00	.00

**Summary of Disbursements to Creditors:**

**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	12,098.92	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	12,098.92	.00	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	15,277.85	.00	.00
<b>TOTAL PRIORITY:</b>	15,277.85	.00	.00

**GENERAL UNSECURED PAYMENTS:**

	24,024.66	.00	.00
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**Disbursements:**

Expenses of Administration:	\$ .00		
Disbursements to Creditors:	\$ .00		
<b>TOTAL DISBURSEMENTS:</b>			\$ .00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/06/2024

By: /s/CAROL F. DUNBAR  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.